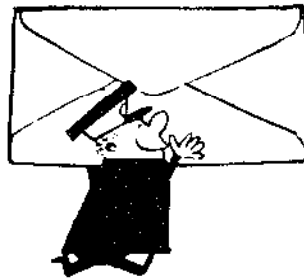


THE TRUTH ABOUT CHAIN LETTERS



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INTRODUCTION

You come home after a hard day at work. You look around your modest home, and silently wonder why you can't ever seem to get ahead. There's never enough money for anything but the bare essentials. You remember your friends, the night before, bragging about their latest vacation. You can't help but wonder if you'll have enough money to afford a vacation this year.

At your desk, as you sort through the usual collection of bills and advertisements, your eyes stumble across an envelope that catches your attention. You check it several times to make sure it was delivered to the right address. It has your name and address on it, but the return address is totally unfamiliar. You open the hand-written envelope not knowing what you will find.

What is this mysterious letter that seems to have appeared from nowhere? How did it happen to arrive at your door? Who sent it? Is it telling the truth about making thousands of dollars with so little effort? Is it legal? Should you participate in the offer?

Your heart starts to pound thinking about all that money! You read the letter again and again. You think about all the things you can buy. You imagine your friends as they see your overnight success. You want to believe what you're reading. How can you lose? It all seems so easy! Opportunity has finally come your way.

Sound familiar?

Each year countless thousands receive letters of this type. Some promise riches, some promise luck, some promise health, and some promise nothing more than a way to meet people from all over the country.

They all have one thing in common. They are all commonly referred to as CHAIN LETTERS.

If you have received a letter of this type and didn't know what to do with it...if you have participated in the foolproof instructions only to be disappointed at the meager response...if you would like to know more about these mysterious letters that sneak into your mailbox...

THIS BOOK WAS WRITTEN FOR YOU!

It is being presented and sold as information only. I do not claim to be the final authority on the legalities of Chain Letters. If any questions arise that are not covered in this book, I suggest that you refer them to your local Postmaster.

WHAT IS A CHAIN LETTER?

A Chain Letter is a letter that is circulated among many people. The method of circulation, rather than the actual content of the letter is what determines it to be a Chain Letter. A true Chain Letter is self-generating and non-ending once it has started. What this means is that the letter contains, within its instructions, the means to continue its circulation indefinitely. It needs only to be initiated by someone in order to begin its endless pattern.

Normally, the instructions encourage the receiver, through the promise of a reward, to distribute more copies of the letter. This number can be as few as two or as many as several thousand. The main objective in distributing Chain Letters, however, is that the receiver of the letter sends out more copies than just the one he received. By doing this he sets up a Geometric Progression, which will be explained later. When this happens, the letter is duplicated and distributed until the market is completely saturated. Then it finally dies until someone, a few years later, starts it up again.

Only when a letter is distributed in this manner, can it be regarded as a Chain Letter. Any other type of sales or money-making offer presented in letter form is not one unless the reader is instructed to duplicate and send out more copies of it.

THE PROFESSIONAL CHAIN LETTER SENDER

No one really knows who originated the first Chain Letter. Whoever it was though, probably became very wealthy. The reason is simple. Everyone dreams of someday striking it rich. Personal fortunes have been made in every field imaginable. However, the majority of people do not have the knowledge or patience to wait at something long enough to become wealthy. Most are too busy earning a living and don't have the time to develop a successful venture of their own.

Enter the Chain Letter!

The Professional Chain Letter Sender knows what people want and he knows how to appeal to their dreams and desires. He's so strongly aware that the average person doesn't have much time in his daily routine to pursue any money-making strategies. All of these factors are carefully considered in the development of a Chain Letter. It has to be easy. It has to be quick. It has to have the possibility of a large return. Its legality must be questionable.

If the Professional covers all these points before sending out his letters, he will usually be successful in recruiting a great number of people into the plan. It is doubtful, though, anyone other than the Professional will make any money by participating in the letter.

Chain Letters are set up in various ways, depending on the type of letter involved, but the common factor in all of them is that the original sender makes most of the money. This is accomplished by the use of fictitious names and dummy addresses on the original letter. The person or persons who develop the letter collect all of the money through the first complete cycle. By the time the letter completes one cycle, it has saturated the market, and no one else can make any money at it.

Since the passage of laws banning the sending of Chain Letters only the persistent and the uninformed still participate. Usually, if a Chain Letter quotes some existing law, the receiver doesn't question the legality of the letter. He WANTS it to be legal, so he will accept any form of reasoning to put his mind at ease that the letter is LEGAL.

WHO PARTICIPATES IN CHAIN LETTERS?

This is probably the most confusing and hard to answer question concerning Chain Letters. In order to show you the attractiveness of Chain Letters to all segments of the population, I would like to list various groups of people and briefly tell how a Chain Letter might interest them.

OPPORTUNITY SEEKERS. This group is always searching for new ways to make money. They scan the various offers in magazines and are often placed on mailing lists...

LOW INCOME. This group, by definition, is in desperate need of money. They frequently respond to any type of part-time work or money making offers that promise a high return.

HIGH INCOME. This group has plenty of extra money available and they don't think twice about squandering it on almost anything.

POORLY EDUCATED. This group responds to Chain Letters because they don't have the knowledge of the laws that prohibit them.

WELL EDUCATED. This group, unintimidated by Postal Laws, frequently take a Chain Letter and change the odds somehow to make the letter work for them.

MAIL ORDER DEALERS. A small percentage of this group sometimes uses Chain Letters to sell their products or services.

BUSINESS OWNERS. This group participates in a Chain Letter in order to raise money for the expansion and operation of their business. They rarely give out their personal names.

HOUSEWIVES. This group has a lot of free time and they take part in Chain Letters to make money, trade recipes or collect products.

COLLEGE STUDENTS. Since most of their time is spent studying, they welcome a chance to make money with very little effort.

The list goes on and on.

DIFFERENT TYPES OF CHAIN LETTERS

Although there are probably hundreds of different Chain Letters that have been circulated through the years, in this section, I'm going to categorize the most popular ones being passed around today. Later on, I'll show you some actual samples of these Chain Letters.

(1) Financial Gain Chains

This is the most common form of Chain Letter being circulated today. The receiver is promised untold riches for only a few hours of effort. To accomplish this, the receiver is asked to show his good faith by participating in the success of the individual who sent him the letter. This usually involves sending an amount of money to one or more names on the list. This money is called a "gift" in appreciation of the chance to participate in the plan.

A variation of this Letter involves the use of products or services to try to hide the obvious format. Originators think that by offering a product or service to the receivers of the letter in return for the money sent to them, they have found a loophole in the Postal Laws regarding Chain Letters. In this case, the receiver of the letter is encouraged to purchase a product from each name on the list. He is then allowed to reproduce the product and encouraged to sell it in order to keep the chain going.

The most common product being sold in this type of Chain Letter is the one page report. These reports are of questionable value at any price, but for the purposes of the Chain Letter, they are usually sold for five dollars!

The receiver of the letter is asked to purchase four or five of these reports in order to participate in the plan. He buys one report from each name on the list, and then substitutes his name for one of the names on one end of the list. As he moves up each level, he sells a different report to those who respond. These reports are easily reproduced by a photocopy machine so he has a never-ending supply. By the time his name travels through the list from one end to the other, he is supposed to receive thousands of dollars! His only expense? A small fee for copying the one page reports. Even the return postage is paid by the buyer of the report.

Another type of product used in Chain Letters is the cooking recipe. Although this type of information is probably easier to sell (depending on the cook) it is much harder to get anyone to follow the letter's instructions. In the case of the one-page report, the new participants are forced to buy the reports so they can then copy and resell them to more new participants. With cooking recipes, however, the new participants have no need to purchase anything from anyone on the list. They just put their own name on the list along with the recipe and send out a batch of letters, hoping someone will buy the recipe. The quick print shops are the only ones who make money on this one.

The most common service sold in Chain Letters is the mailing list service. The people receiving the letters are instructed to send each of the names on the list a brief note asking to be put on their mailing lists. In addition to this, they are supposed to send a fixed amount of money, usually a few dollars, to cover the expenses involved.

The problem with this type of Chain Letter is the same as the letters trying to sell recipes. The receiver of the letter isn't obligated to buy the service in order to participate. He only has to substitute his name for the first name on the list and send out another batch of letters. Obviously, when this happens, no one makes any money!

Whether the Chain Letter asks you to send a gift, or buy a product or service, the purpose of the letter is the same. Making money! However, the only person who consistently makes money with Chain Letters in the Professional Chain Letter sender discussed earlier.

(2) Collection Chains

Another popular form of Chain Letter is the one used for collecting things. This is an informal type of letter, and probably no intent to defraud was contemplated. Many housewives participate in this type without realizing that sometimes it fits the profile for being illegal.

First of all, the originator of the letter chooses something that most people would have fun collecting. Cooking recipes are one of the more common items used. Other items include household tips, money saving ideas, energy conservation methods, or other useful bits of information. Sometimes these letters ask for household items instead of just exchanging information or ideas. You've probably seen these letters disguised as Towel Clubs or Handkerchief Clubs. They're just fancy names for Chain Letters.

The usual format of the Collection Chain Letter is brief. Normally, the person receiving it will recognize one or more of the names on the list. Regardless of whether or not the letter asks for information or household goods, the instructions are generally the same.

The receiver is greeted and told how much fun it is to collect things from all over the country. Then, they're told to send the item in question to each name on the list, usually three or four people. Then the receiver is supposed to substitute his or her name for the name on the top of the list and send the letter out to three or four friends. Also included in the instructions is an escape clause. If the person receiving the letter doesn't want to participate, they're asked to send the letter back to the person who sent it to them. That way, the original sender can mail it out to someone else who wants to participate. Since the receiver doesn't want to cause hard feelings with the sender, they generally participate.

As you can probably tell, the Collection Chain Letter is successful in what it tries to accomplish. It has several strong selling points that make it enticing: 1) It is sent out usually for fun; 2) It is sent by a friend or relative; 3) It has a short cycle and easy to participate in; 4) It is a way to collect household ideas and goods and 5) It has an escape clause to insure that the chain will not be broken.

(3) Prayer and Good Luck Chains

America is a melting pot of cultures from all over the world. That's why there's a large segment of our society that still clings to many original superstitions and beliefs. This superstition has led to the creation of this form of Chain Letter, the Good Luck Chain.

No one really knows what possesses a person to start a letter of this type. It could be that the person is genuinely interested in bringing other people good luck. In any event, the format of the letter is usually the same. The receiver is told that by merely distributing copies of the letter, he will be rewarded with good fortune. The letter cites examples of others who have achieved health, wealth, wisdom or fame soon after they sent out copies of it. The instructions never explain why the good luck comes. Amazingly, many people do participate!

Sometimes, the Good Luck Chains circulate a short poem, or incantation which, when spoken, written or distributed is supposed to bring the good luck. Unfortunately, the Good Luck Chains are not as harmless as they appear to be.

Along with the promise of good luck to participants, a warning is made to those who ignore the letter. They're told that they will face the possibility of bad luck if they don't join in on the plan. Examples are then given of people who didn't participate. For instance, a man in Texas ignored this letter and was diagnosed with cancer a week after he threw it away. Although this is absolute hogwash, many people will send out the letters to make sure they won't suffer a similar fate.

A variation of the Good Luck Chain Letter is the Prayer Chain Letter. This type is usually sent between members of similar religious beliefs. It normally revolves around a central issue which the sender (and hopefully the receiver) will pray about. Some examples could be world peace, the end of a war, the health of a specific individual, or anything else that a group of people might collectively pray for. Sometimes the receiver is told to pray his own prayer, but generally a group of prayers is included in the letter.

Unlike the Good Luck Letter, the Prayer Letter doesn't predict or imply bad fortune for not participating. Instead, it wishes the person well and sometimes asks the receiver to send the original letter to someone else who might be interested in it.

THE FORMAT OF A CHAIN LETTER

Some people think that Chain Letters are prepared haphazardly without much thought given to format or structure. After reading and studying numerous Chain Letters, I know this is a fallacy.

To appreciate the potential success of a Chain Letter, I'm going to briefly describe the effect all Direct Mail Advertisers try to achieve. It's called A.I.D.A. This stands for ATTENTION, INTEREST, DESIRE, ACTION.

First of all, it's necessary to get the attention of the potential customer. With the large amount of mail received these days, it's not uncommon for many pieces to be thrown in the trash can unopened. This happens because the advertiser failed to get the customer's attention. Maybe the envelope looked plain or uninteresting. Maybe the return address portion was rubber-stamped, the mark of a rank amateur. In any case, the letter was tossed. It didn't succeed in getting the customer's attention.

Now, let's say the envelope was opened. The advertiser must now capture the customer's interest. Most people scan all the elements of a direct mail package before they settle down to read it. The advertiser has only a few seconds to generate interest, or the materials will be thrown away at this point. So they use colorful printing and bold enticing headlines to spark this interest. Once they obtain it, they can proceed to sell their product.

The third ingredient in the formula is called desire. The advertiser must convince the prospect that the product or service is worth purchasing. This is done with descriptive copy, attractive pictures, testimonials from former customers, and bonus offers for prompt action.

This leads us to the final ingredient in the formula. The action called for is the ordering of the product or service. If the advertiser has done a good job in the first three steps, he will get a good percentage of orders. If he was weak in any of the three steps, he will lose many of his prospective customers. The reason that Chain Letters are so successful in spreading is that they utilize the AIDA principles. They're almost always very strong in all four parts of the formula.

THE ENVELOPE

Although it might seem unimportant to some people, the envelope is a vital part of the Chain Letter. If the receiver of the letter is to be expected to open the envelope, the sender must somehow spark his curiosity. This can be accomplished in one or several different ways.

Most of the Chain Letters I've seen encourage the sender to hand write the receiver's name and address on the envelope. The theory behind this (according to the instructions) is to give the letter a personalized look. Envelopes with mailing labels tend to appear too commercialized to some people who automatically discard them after little or no examination.

Another instruction frequently seen in Chain Letters is to use first class postage. Besides the obvious fact that first class is delivered much quicker, third class mail and bulk permit mailing are associated by most people with mass mailings of advertisements. This again would discourage people from reading the contents of the envelope.

The last instruction concerning the envelope is a puzzling one. Apparently someone in their infinite wisdom has the notion that the use of red ink to address the envelope will cause more interest than other colors. I have only seen this instruction included in a Chain Letter once, but I am amazed at the number of Chain Letters that I receive that are addressed in red pen.

THE OPENING LETTER

"Aloha, I am writing this letter from a luxurious room as I gaze out the window to the beautiful beach below..."

The letter goes on to describe how the person overcame incredible odds and crippling debt by sending out copies of the letter that you have in your hand. It continues to explain how you can join him in his success by following the simple instructions. An opening letter like this one, when read for the first time, will spark the interest of even the most die-hard skeptic. It should! It was designed especially for that purpose.

In addition to the claims of fast easy cash, the letter will almost always tell the reader that the offer is completely legal. Usually, it will even quote various Postal Laws, inviting the reader to verify for himself that the plan is legitimate. By the time the receiver has quickly read the opening letter, he WANTS it to be legal. He normally doesn't check out the Postal Laws referred to because he reasons that if the plan were illegal, the sender would certainly not be quoting Postal Regulations.

All of these thoughts and reactions by the receiver were predicted long before he ever saw the Chain Letter. His actions and enthusiasm are probably being duplicated by other hopeful individuals all over the country. If the person who started this particular Chain Letter has done a good job writing his Opening Letter, he has the reader completely interested by now. He has successfully completed the first two ingredients in the AIDA formula and he has a good chance of completing the third one.

TESTIMONIALS

After the reader has become interested in the material being presented, it becomes necessary to get him to visualize his own possible success. This is accomplished in the Testimonial Section of the letter. The purpose of this section is to reinforce the claims made by the writer of the Opening Letter.

In it, the reader is exposed to a full page of short paragraphs supposedly written by people all over the country who have made thousands of dollars by participating in the plan. Each paragraph basically says the same thing although the names, places and amounts are different. At least one testimonial reassures the reader of the legality of the plan, another says they have participated more than once and they're preparing a large mailing in a few weeks. This statement usually gets the reader to act quickly so that he can send out letters of his own before the market is saturated. Little does he realize that, at this point, the market is already saturated because the original writer of the letter has already sent out ten thousand or so letters.

I recently received a Chain Letter in which several of the testimonials were copied word for word from the testimonial page of a completely different Chain Letter. By the time the testimonial page is read over several times, the reader is faced with the decision: should I participate or not?

THE INSTRUCTIONS

The time has finally come to reveal this amazing plan for wealth. As his eyes quickly scan the simple instructions, he can't see anything that could keep him from getting rich with this idea. His normal caution has been destroyed by the fact that he WANTS the plan to be legitimate. Instead of looking for reasons why the plan won't work, he convinces himself that there is no way that it can't work.

The Instruction Page is usually brief. It speaks to the reader as if he's already decided to participate. It tells him how many copies of the letter to make, where to get the best names to send to, and how to address the envelope. In the case of Chain Letters selling products, it reveals where to purchase them. Then, it tells how much money can be made with a certain level of response, usually 5% or 10%.

If the reader has hung in this far, he's usually hooked! He'll spend anywhere from fifty to several hundred dollars and five to ten hours addressing, stuffing and mailing the letters. If he's lucky, he'll get one or two responses. He may also receive a warning letter from the Postal Inspector. A month later, he's scratching his head and wondering what went wrong. The main point to remember is that the original writer of the letter usually saturates the market with his initial mailing. So, no matter how enticing the plan is, the probability of success is very low.

THE MATHEMATICS OF CHAIN LETTERS

Probably the most enticing aspect of all Chain Letters is the mathematics involved. No matter what the original motive of the Chain Letter sender is, the possibility of reaching thousands or even millions of people with an offer is extremely exciting. It's easy to see why so many people use Chain Letters to promote whatever it is they want to sell.

GEOMETRIC PROGRESSION

In order to understand the successful distribution of Chain Letters, it is important to examine the mathematic principle that is involved. What is a geometric progression?

A geometric progression is a sequence of numbers in which the ratio of each number to the preceding number is the same. In plain English, this means that we have a sequence of numbers that either doubles, triples, etc. depending on how the original sequence was set up.

If you receive a Chain Letter that instructs you to send out one hundred letters and there are five names on the list of participants, then you are beginning a geometric progression with a base of 100 and an exponential factor of 5. This is not as complicated as it sounds! The base number is the one that you multiply by, and the exponent is the number of times that you multiply. So 100 to the power of 5 is $100 \times 100 \times 100 \times 100 \times 100$ which is equal to 10,000,000,000 (ten billion.) This is more than twice the population of the entire Earth!

Obviously, no one would believe an offer that promised a return of ten billion responses for each 100 letters mailed out. This example was given to show the spreading power of a geometric progression. To further illustrate this power, I would like to share an example that was told to me by my high school mathematics teacher.

Once there was an eccentric millionaire who was nearing the end of his life. He had spent his entire existence making money, so he never took the time to get married or have children. Since he had no family or close friends, he didn't know who would be worthy of inheriting the millions of dollars that he had accumulated over his lifetime.

He called in three of the local schoolboys who had done chore for him in the past. After telling them his life was nearing a close, he offered each of them a reward for all of the services they had performed. The only catch to the offer was that each boy had to choose among three possible rewards in one minute or less!

The rich man gathered the three boys into his office and proposed the following offers:

1. Ten thousand dollars in cash.
2. Eight thousand dollars in gold.
3. One penny, doubled every day for one month.

The first boy quickly decided to take the ten thousand dollars. It was more money than he had ever seen.

The second boy thought about it briefly, and decided to take the gold. He reasoned that the precious metal would go up in value and he would have even more money than the ten thousand dollars within a short time.

The third boy, who was good in mathematics, decided to take the penny.

The rich man now knew that the third boy was the one to inherit his millions. He obviously understood the mathematic principles involved in making money and he would be the one most likely to make the rich man's fortune grow even larger.

Would you have made the same decision as the third boy?

Let's examine his choice assuming that there are 30 days in the month. On the first day he starts out with one penny. On the second day his money doubles, and he now has two pennys. On the third day, he has four pennys, on the fourth day he has eight, on the fifth day, he has sixteen, on the sixth day he has thirty-two, and so on.

If you take the time to extend this geometric progression over the entire thirty days, you'll be amazed! At the end of the month, the third boy would have a total of \$5,368,709.12!!! Over five million dollars from his original penny! This example was a geometric progression with a base of 2 and an exponential factor of 30. $2 \times 2 \times 2 \dots \text{etc.}$ 30 times!

It's easy to see the excitement over Chain Letters. The person who makes up the letter cites a good example of geometric progression in his instructions. The receivers are overwhelmed with the large numbers that are predicted. They frequently participate based on this fact alone. There are, however, other factors to consider involving Chain Letter mathematics.

PROGRESSION VS. RESPONSE

A geometric progression can be a very tempting reason to participate in a Chain Letter. It is important, however, to understand the difference between Predicted Progression and Predicted Response.

Predicted Progression is the number arrived at by extending the geometric progression exactly. This means that the sender is basing his results on the guess that every person receiving the letter will participate. In earlier versions, it was based on the hope that no one would break the chain. If someone doesn't participate, the possibility for making any money drops dramatically.

In newer versions of Chain Letters, the success level is attained by trying to guess how many people will participate. This is the Predicted Response method. To illustrate these two principles, let's examine a typical Chain Letter.

In our example, we'll use a Chain Letter with a base number of 200 and an exponential factor of 4. In other words, the letter tells you to send out 200 copies, and there are 4 names on the list. You're instructed to send money to each name on the list, and then put your name at the top. Each name moves down one spot and the last name on the list drops off completely. This means that there are always 4 names on the list each time the letter is sent out.

First of all, let's look at the letter with respect to Predicted Progression. Assuming everyone participates, let's track the results. The first person sends out 200 letters, and each of those people send out 200. The next group sends out 200 letters and the last group sends 200 out also. This takes the progression through one complete cycle. $200 \times 200 \times 200 \times 200$ equals 1,600,000,000...that's one billion six hundred million. This is roughly six times the total population of the United States! It means that every man, woman and child in the entire country would have to send out six letters each in order for the letter to complete just one cycle.

Now, let's look at the same letter from a standpoint of Predicted Response. Instead of telling the reader everyone will respond, the illustrations focus on another aspect. The reader is shown that even if only a small percentage of people participate in the letter, a great deal of money could still be made.

If we take the same letter with a 5% response rate and five dollar per item price, we have the following: The first person sends out 200 letters. Of these, only 5% participate in the offer, or 10 people. These 10 send out 200 letters and again only 5% participate ($10 \times 200 = 2000 \times 5\% = 100$). These 100 send out 200 letters with a 5% response ($100 \times 200 = 20,000 \times 5\% = 1000$). Finally, these 1000 send out 200 letters each, again with a 5% response. ($1000 \times 200 = 200,000 \times 5\% = 10,000$.)

Usually, the person sending out the letter collects money at all four levels. In this example, we decided to use the figure of five dollars.

Level 1	10 Responses @ \$5 Ea. =	\$ 50
Level 2	100 Responses @ \$5 Ea. =	\$ 500
Level 3	1000 Responses @ \$5 Ea. =	\$ 5000
Level 4	10000 Responses @ \$5 Ea. =	\$50000
Total:		<u>\$55550</u>

The difference between the two examples is important. When we examine the common Chain Letter from the viewpoint of Predicted Progression, we come up with a ridiculous number. But, by adding a response factor, the letter now becomes believable.

Most Chain Letters that are sent out now include some sort of response rate in the instructions. As people become more educated, it is necessary to include this response rate to give the letter more credibility.

PREDICTED RESPONSE VS. ACTUAL RESPONSE

We've seen how a Chain Letter can be made more believable by adding a response factor. The point that isn't obvious, however, is whether or not the response factor is realistic or not.

I have seen Chain Letters that boasted of 10 and even 15% response rates. Anyone who has a basic knowledge of mail order marketing knows better. In the world of selling by mail, even the very best of offers will usually only pull 3% to 5% response when mailed to a new group of buyers. If a mail order company sends an offer to its own list of established customers, a higher percentage of returns can be expected.

When a Chain Letter is sent out, most people don't participate. I would be surprised if a Chain Letter could pull even a 1% response. The only way that any money can be made with the Chain Letters is to send out thousands of them initially and collect at all levels. When this is done properly, the original writer of the Chain Letter can collect enough money to make the project worth his time. If he is caught and prosecuted, however, I doubt if he would think it to be worth the trouble.

PROGRESSION FROM TESTIMONIALS

I recently received a Chain Letter with a full page of statements from "satisfied participants" each quoting various amounts of money that they had made.

If we calculate the progress of the letter from these testimonials and add them all up, we'll probably discover that half of the Earth has already seen the letter. Obviously, this is ridiculous!

The next time that you receive a Chain Letter with a testimonial page, track the progress of the letter based on the figures quoted by the testimonials. You won't get rich, but at least you will enjoy a good laugh.

Hopefully, by now, you are beginning to see the hopelessness of participating in Chain Letters. If you examine the mathematics of the letters, you will find that the possibility of success is extremely remote.

METHODS OF DISTRIBUTION

When people receive Chain Letters, they're usually puzzled. This is because they normally don't recognize any of the other names on the list. In this section we'll examine some of the reasoning involved in sending out Chain Letters.

MAILING LISTS

Almost all of the Chain Letters that try to sell a product or service include, in their instructions, the proper way to re-distribute the letter. This involves the use of mailing lists.

Whenever a purchase, an inquiry or any other useful transaction is made through the mail, the person is put on a mailing list. These lists are then rented to reputable mail order companies. In this way, list renters can present their offers to customers who have shown interest in similar products. This is perfectly legal and honest.

Unfortunately, the promoters of Chain Letters also use these lists to seek out people who are interested in making money. The two main categories chosen are: Opportunity Seekers and Buyers of Money Making Plans. These prospects are always looking for new ways to make money, and are on numerous mailing lists because they're constantly responding to money making offers. By definition, they're generally looking for quick and easy plans to make money, so they're especially receptive to Chain Letters.

There are hundreds of different categories of mailing lists that Chain Letter senders can use. But the two mentioned above are the most popular. If you've inquired about a money making plan or purchased one through the mail, sooner or later you will receive a Chain Letter. By the time you finish this book, you'll probably know more about the letter than the person who sent it.

CLASSIFIED AD RESPONSES

Another method for distribution of Chain Letters involves the use of classified ads. Although it takes more time and money, it can be very effective in gathering potential Chain Letter prospects. The advertiser places an enticing ad in the classified section of a widely read national publication proclaiming, "Earn \$50,000 the easy way! Free Details." When someone responds, he puts their name on a mailing list. Then he prints enough Chain Letters to send to the respondents. Some people complain to the publication about the "offer" but after a brief investigation, it is found that the person who had placed the ad used a fictitious name and his P.O. Box has been closed with no forwarding address.

The Chain Letter is then distributed by some of the people who responded to the ad. The advertiser collects his money in cash through the use of fictitious names and rented addresses listed in the letter. When he collects as much money as he feels safe with, he closes down and lays low until the letter dies down.

However, this method is becoming more and more difficult for the sender. Post Offices are requiring more identification. And the larger magazines are requiring samples of the material being sold before allowing an ad to be placed. The only way that this method can continue to work is to advertise in smaller, less strict publications, and use private postal box centers which are owned and operated by individuals not affiliated with the U.S. Postal Service.

KNOWN LOW INCOME AREAS

Another successful way of distributing Chain Letters is by using specific knowledge of a certain area or city. Most often, this information is either obvious or easy to obtain. Normally, if a community contains a large percentage of low income or unemployed people, it is a prime target for receiving a flood of Chain Letters. Low income people are generally less educated and therefore more likely to believe the offers.

Besides low income areas, another prime target for Chain Letter senders are people in financial trouble. Maybe they have over-extended their credit or have experienced an illness that has drained their finances. In any event, they're usually desperate and will try almost anything. Many of the testimonials contained in the Chain Letters are supposedly from people who had reached financial rock bottom when they were "saved" by participating in the offer.

The information about these people is not as easy to obtain. If the Chain Letter sender has access to any of the numerous credit reporting agencies, he has it made. He can request the names and addresses of those who are behind in payments or in default on a loan. The credit agency wouldn't necessarily become suspicious. There are financial counselors and bankruptcy attorneys who would use this information to send out advertisements of their services. This type of approach would only be used by the more sophisticated Chain Letter sender. The cost of using a credit agency for this purpose would be quite high depending on the number of names involved.

Whether the Chain Letter sender gears his letter to the unemployed, the low income family, or the financially distressed, he will usually find a large number of eager desperate people willing to participate in the letter. Most of these people won't make enough money to pay the cost of the letters they send out.

FRIENDS AND RELATIVES

Occasionally, a few Chain Letters encourage the new participants to redistribute the letters to friends and relatives only. This is especially true when the letter is not obviously illegal. While most people are very reluctant to participate in a Chain Letter sent by a stranger, the same people would join if the letter was sent by someone they trusted. However, most people don't have enough friends and relatives to make this approach successful.

RANDOM DISTRIBUTION

Up until now, we've looked at the distribution of Chain Letters from the perspective of logic. Certain Chain Letters are especially designed with a specific group in mind. For this reason, the letters are probably slightly more successful than normal. They have been well thought out and their message definitely hits the mark.

Some Chain Letter senders however, have absolutely no idea how to launch a successful mail campaign. Instead of carefully selecting the group of people who will receive their letter, they resort to sending out Chain Letters at random in an attempt to get someone to participate.

Sometimes, they will send their letters to individuals, and other times they'll send them to businesses. Either way, the names are usually copied straight from the local phone book with no consideration given regarding need, social status, or any other factor that would motivate someone to participate.

This method of distribution is completely useless not only for Chain Letters, but also for any other direct mail endeavor. It is always the mark of a rank beginner and not a Professional Chain Letter sender.

As you can see, a great deal of planning must go into a Chain Letter before the sender can appreciate any degree of success. It must be written to motivate people and it must be also sent to people who are easily motivated. This way the sender covers all the bases.

This section is not all-inclusive with regard to the distribution of Chain Letters. Even as you read these words, there is someone, somewhere eagerly planning a Chain Letter which doesn't fit into any of the categories discussed here. Hopefully, you will see how useless it is to participate in these letters.



CHAIN LETTERS AND THE LAW

Most people are uncertain when it comes to the laws regarding Chain Letters. Almost everyone is aware that some Chain Letters are illegal. Unfortunately, no one is really sure how to determine which ones are.

In this section, we'll examine the factors that determine whether or not a Chain Letter is illegal. Once you know how to evaluate a Chain Letter, it will be easy for you to stay out of trouble with the Postal Authorities.

WHAT DOES THE LAW SAY?

Believe it or not, Chain Letters themselves are NOT illegal! Also, it is NOT illegal to send or participate in Chain Letters. It only becomes illegal when the Chain Letter breaks some other existing law. It's very important for you to understand this difference. Does it mean that it's okay to participate in Chain Letters? Definitely not! It only means that all Chain Letters start out by being LEGAL. Then, depending on how they are written, they can become ILLEGAL by breaking one or more existing laws.

Which laws are broken by sending Chain Letters? Let's concern ourselves with the main two.

THE LOTTERY LAW

This first one is Title 18, Section 1302 of the U.S. Postal and Lottery Laws. It states that it is illegal to conduct a lottery through the mail. Sounds simple, right? In itself, the law is pretty basic. The only room for doubt is in the interpretation of the word "lottery." What is a lottery?

A lottery is a game whereby a consideration is paid for a chance of winning a prize. The three important words in this definition are Consideration, Chance and Prize. In order to be defined as a lottery, a plan or game must have all three of these elements within it.

A consideration can be defined as anything of value given or done as payment for something of value given or done by another. In terms of a lottery, a consideration is anything of value submitted as a fee in order to participate. The value of the consideration is not specifically defined. As long as the consideration has some value to someone, it satisfies the first requirement in a lottery.

The second requirement is the element of chance. Any game or plan whose result cannot be accurately predicted or whose outcome is based solely on luck alone is known as a game or plan of chance. In terms of gambling, most people recognize a game of chance when they see it. However, a business plan that is based on the hope that more people will join, can also be called a plan of chance.

The third requirement in defining a lottery is the winning of a prize. A prize can be defined as "something of value given to or won by an individual who has prevailed in a game of chance." Usually, this prize or award is much more valuable than the original consideration offered as the participation fee.

To sum up, let's look at Chain Letters and see how the three elements of a lottery might apply to them. First of all, the consideration can be the money sent to the name at the top of the list on a Chain Letter. Even more than that, though, the Postal Authorities can consider ANY money spent in a Chain Letter to be a form of consideration. This can also mean the purchasing of reports or other products of questionable value at highly inflated prices.

The element of chance is the most difficult to hide. In a Chain Letter, as well as with any business plan, no one can accurately predict the precise outcome of any type of advertising campaign. In more legitimate business ventures, results can at least be closely approximated. With Chain Letters, it's anyone's guess how many people will participate. For this reason, Chain Letters rely more heavily on the element of chance than other, more traditional business plans.

The prize in the Chain Letter is obvious. Most are based on financial gain and offer extremely high returns for a small investment. Promises of \$50,000 to \$100,000 are made to people who are asked to invest a few hundred dollars in the plan. The less work involved in the plan, the more it begins to resemble a lottery... pay a fee, take a chance, win a prize.

The Postal Authorities are always on the lookout for Chain Letters. Because of their very nature, it's easy for the Postal Inspectors to classify them as lotteries. Even the most innocent of Chain Letters, the Dish Towel Club, satisfies the legal requirement to be defined as a lottery. A consideration (a dish towel) is paid for the chance (if others participate) of receiving a prize (more dish towels.)

The penalties for violating Title 18, Section 1302 of the U.S. Postal and Lottery Laws are a fine not to exceed \$1,000 or imprisonment for not more than 2 years, or both!

FRAUD BY MAIL

The second law that is frequently quoted in Chain Letters is Title 18, Section 1341 of the U.S. Postal Laws. This concerns itself with Fraud by Mail. In simple English, the Law states that any person who sends a letter, plan or other form of communication through the mail and obtains money or other valuable consideration through the use of deliberate false and misleading statements is guilty of fraud.

Anyone who has ever read a Chain Letter surely knows the bold claims made by the sender. Even if the letter somehow gets around the Lottery Laws, it is almost certain to be in violation of the Law on Mail Fraud.

What's more important, if you participate in the Chain Letter, you can be subject to prosecution even though you didn't write the original letter! The penalties for violation of Title 18, Section 1341 of the U.S. Postal Laws are a fine not to exceed \$1,000 or imprisonment not to exceed 5 years, or both!

THE U.S. POSTAL INSPECTOR

All forms of Mail Fraud, Chain Letters, Pyramids, and other illegal actions through the mail are investigated by the Office of the U.S. Postal Inspector. It has the sole responsibility to investigate all complaints made by the public with regard to goods, services and offers obtained through the mail. These complaints can be about defective merchandise received, loss or theft of mail, excessive time required to receive ordered merchandise, receipt of unwanted pornographic literature, threats, mailing of drugs, explosives or firearms, and fraud plus a host of other illegal activities being marketed by mail.

The Postal Inspector has the right to seize or stop any questionable mail in the routine enforcement of Postal Laws. What many people fail to realize is that even IF a Chain Letter Plan started to work and the person beginning it started to receive thousands of envelopes with money in them, the large flood of mail would cause local Postal Employees to become suspicious and report the unusual pattern to the Postal Inspector. An investigation would probably result!

So, how can you win? Even if you happen to find the "one in a million" Chain Letter Plan that works, you will face the possibility of investigation, prosecution and fine or imprisonment. Still, I'm sure that there are some of you reading this book who will either start or participate in a Chain Letter on the pretense that "This one's perfectly LEGAL." For those of you who fit this category, I've written the next section. Use the checklist and make certain the plan you are considering passes all or most of the points mentioned.



CHAIN LETTER CHECKLIST

The following list of questions will help you to evaluate any Chain Letter Plan that you receive. Answer the questions honestly! The idea is to avoid any problems with the Postal Authorities. Refer back to this section whenever you feel the need. Of course, the easiest way to avoid problems is to refrain from participating in ANY plan that even slightly resembles a Chain Letter. Or, if you prefer, turn the letter over to your local Postmaster for his advice.

1. Is the plan really believable? If it sounds far-fetched to you, how can you expect others to be inspired to participate?
2. Do the promises sound too good to be true? If they do, they probably are! You can't make a million dollars in 8 weeks by spending \$100 in printing and postage.
3. Does the plan require a "fair" amount of work on your part for the money you hope to receive? No one is going to give you something for nothing. Beware of the plan that doesn't require much work. It could easily be classified a lottery, with resulting penalties.
4. Does the plan contain the three requirements to make it a lottery? (Consideration, Chance, Prize.) Check it out carefully. Imagine that you work for the Postal Inspector. Try to evaluate the plan as though you were trying to prosecute someone. If there's a loophole, you'll probably find it.
5. Can any of the statements in the plan be considered fraudulent? If the plan says that you'll make a million dollars, it better be true before you send it to someone else.
6. Does the mailing package look cheap and unprofessional? This is a sure sign of an undesirable plan. If the letter looks like it's been re-copied a thousand times, it probably has! Throw it away.
7. Did you check the mathematics? Are the claims made in the plan mathematically possible? Add up the figures and try to determine how many people had to participate just to get the plan this far. Don't spend your money if you can't figure out how long the plan has been around.
8. Do you recognize any of the names on the list? Call them up. Ask them how much money they've made.
9. Can you afford to lose the money you spend? Don't go out and use your grocery money. Even if the plan works, it will be weeks until you start getting your money back.

10. Is the plan an on-going business or a one-shot deal? Can it be worked over and over or will it run its course after a while? Most Chain Letters are designed to fall apart after a few cycles. If the plan looks like this, avoid it altogether. It might be a subtle form of Chain Letter.
11. Does the plan use negative reinforcement to motivate you? If you feel that you are being threatened, even slightly, the plan should be avoided. If you feel this way, others will too. And they'll complain to Postal Authorities. Don't threaten people by mail no matter how subtle the threat is!
12. Is the plan really worth the effort? Is your return large enough to justify your time and money? Sometimes, if you examine a plan carefully, you'll discover that there isn't a big enough return to bother with.
13. How many people do you know that would want to participate? Can you think of 10 people? If the people you know and trust aren't interested in the plan, you might be making a mistake in participating. Get some advice from someone you can trust. Listen to them with an open mind. They might see something that you don't.
14. Does the plan demand immediate action? If you were not given sufficient time to investigate the plan, watch out! This is a common trick to get people to participate. Any legitimate business plan will stand up to close inspection. Beware of any plan that forces you to make quick decisions!

If the plan that you're considering can pass all of these questions with flying colors, then you're probably safe in pursuing it. If, on the other hand, you find yourself trying to justify the plan even though you have some doubts, you should seek some advice.

Remember, if you come across a plan that looks like it can solve all your problems, your judgement will be slightly impaired. You will want to believe in the plan. When this happens, you can't make a good decision.

The next section contains some examples of Chain Letters that you may have seen. Just for fun, take each letter and evaluate it point-by-point using the questions above. You'll see how quick and easy it is to spot, and protect yourself from the Chain Letter Plans.

EXAMPLES OF CHAIN LETTERS

In this section, I'd like to share some of the Chain Letters that I have come across during the years. Some I have copies of and others I'll try to reproduce from memory. I've removed all actual names and addresses from the existing letters and have used fictitious names so that you can see what the letters are like when received.

I want to stress to the readers of this book that they should not copy or attempt to use any of the Chain Letters displayed in this section. Any attempt to use these letters for financial gain could involve the violation of existing Postal and Lottery Laws, and could result in legal prosecution, fines, or both.

The best way to avoid problems with Postal Authorities is to refrain from participating in any plan which resembles a Chain Letter. If you're unsure, take it to your local Postmaster for his advice. If there are any problems with the legalities of the Plan, the Postmaster will advise you against participating and will notify the proper authorities so that the operators of the plan can be stopped.

This section is by no means a complete listing of all the Chain Letters that are being circulated, but it includes a wide variety of some of the more common ones. They are as follows:

1. Recipe Chain Letter
2. Mailing List Chain Letter
3. Claim of Legality Page
4. Savings Bond Chain Letter
5. Classic Million Dollar Chain Letter
6. Dish Towel Club
7. Good Luck Letter

In the following section, I'll list one final Chain Letter. This particular one is being separated from the rest because it is the only one that I was foolish enough to participate in. I'll tell you how I received it, what I was thinking at the time, what I did about it, and all the results. In a way, that particular Chain Letter was the last straw which inspired me to write this book. I hope you learn as much from it as I did!



FRIENDS, THIS LETTER WILL MAKE YOU AT LEAST
\$50,000 IN FOUR WEEKS SELLING YOUR RECIPES

The letter you are holding in your hand has a rare POWER.
It makes money for you!!!!

Do you have a recipe you would be willing to sell through
the mail for \$2.00?

If you do then here is what to do:

- 1) Send each of the four people below \$2 for their
recipes (that is \$8 for four recipes.)
- 2) Remove the person whose name is in the number 1
position, move everybody up a space, then add your-
self as position number 4.
- 3) Make at least 100 or more copies of this letter and
distribute it to friends, neighbors and others in
small mail order businesses. You will be able to
find them in the classified sections of any magazine
and perhaps in cooking and food magazines.

NOW THE INTERESTING PART--THE MONEY YOU WILL MAKE. Here is
how it works at a 15% response to the letter which can be
considered conservative.

- | | | |
|-----------------------------------|-------------------------------|-----------|
| 1) Send out 100 letters | 15 people send you \$2.....\$ | 30 |
| 2) Those 15 send out 100 letters, | 225 send you \$2...\$ | 450 |
| 3) Those 225 send 100 letters, | 3375 send you \$2.....\$ | 6,750 |
| 4) Those 3375 send 100 letters, | 50625 send you \$2...\$ | \$101,480 |
| GRAND TOTAL (only 15% response) | | \$108,480 |

This is a new, perfectly legal multilevel marketing plan.
(See Title 18, United States Code, Sections 1341, 1302)
The prime factors for making this plan work are honesty,
integrity, action and some honest hard work. The rewards
can be tremendous.

ACT FAST AND MAKE MONEY!!!!

** Tape your revised list over the one below. Then copy **

1. Send \$2 and self addressed envelope to: John Doe's
Recipes Anywhere, USA
2. Send \$2 and self addressed envelope to: Jane Doe's
Cookie Recipe Anywhere, USA
3. Send \$2 and self addressed envelope to: Jim Doe's
Barbeque Anywhere, USA
4. Send \$2 and self addressed envelope to: Jill Doe's
Gravey Mixes Anywhere, USA

I know a lot of you will try this simply out of curiosity.
I did the first time. I want to warn you to be prepared.
You are going to sell so many recipes, make so much money,
and have so much fun doing it that you will be staggered by
the results!!!!!!!

HERE'S THE MONEY/BUSINESS CAPITAL YOU NEED!!!!

We in the Mail Order Business, have a method of raising Business Capital that really works--everytime, 100%! I am sure that you could use \$50,000 to \$125,000 in the next 20 to 60 days. Before you say "IMPOSSIBLE", please study this letter carefully. THIS IS NOT A CHAIN LETTER, but a perfectly legal Money Making opportunity for each of us to generate business through this unique vehicle.

Follow my instructions EXACTLY and, in 20 to 60 days, you will receive up to \$125,000 in CASH from other BUSINESS MINDED AMERICANS like yourself. (These promotional letters were run three times within the last 12 months.) The first one brought in over \$50,000; the others exceeded \$75,000 each. Here's how:

Immediately send \$2 to each of the 4 names listed at the bottom of this page, and a note requesting that your name be added to their Business Mailing List. (You've requested a service, and paid for it!) Then omit the name in #1 position. Move the other names up one place, and type YOUR NAME in the #4 position. Next, make 100 (or more) copies of this letter, with YOUR NAME in the #4 position. Mail them to fellow advertisers in the classified section of magazines or newspapers who ask up to \$5 for their product or service. You'll find hundreds of such ads in some of the National Tabloids. Or you can rent a list of names interested in Money Making Opportunities.

The 100 (or more) people whom you mail your copies to will each mail to 100 more. That's 10,000 already and your name will be in the #3 position at that time. Those 10,000 will each mail to 100 people, and that's 1,000,000 with your name in the #2 position. Think of what that means by the time your name is in the #1 position--100,000,000 people!!

The participation fee is ridiculously low, when you consider what you stand to gain. So, please, DON'T BREAK THE SEQUENCE; consider yourself fortunate to be invited to participate: because THIS SYSTEM REALLY WORKS! A fortune is on the way. Have faith, think positively; and keep in mind that your investment is a mere \$8 plus postage and photocopy costs--about \$30 total. Since we are both buying and selling a service, this is completely legal. Refer to Title 18, Sec. 1301 and 1341 of the U.S. Postal and Lottery Laws.

CONSIDER THE POSSIBILITIES AND ACT WHILE IT'S HOT!!

Send \$2 to:

1. John Doe, Anywhere, U.S.A.
2. Jane Doe, Anywhere, U.S.A.
3. Jim Doe, Anywhere, U.S.A.
4. Jill Doe, Anywhere, U.S.A.

* AUTHOR'S NOTE: The following page has been appearing in many of the Chain Letters that I have received while writing this book. I have added it into this Chapter to emphasize the various methods employed by Chain Letter Senders to motivate people into participating.*

IMPORTANT INFORMATION

To ensure that you keep this legal and honest, be sure to file "Schedule G" PROFIT OR LOSS FROM BUSINESS OR PROFESSION (Sole Proprietorship) with your income tax return. If two or more of you join together in this business, then you should file a 1065, "Partnership Return". Report all the income you receive and deduct all of your expenses related to this business.

After the money starts rolling in, it is suggested you go buy yourself a NEW CAR under the business name and take advantage of deducting the entire amount as a business expense (Depreciation Expense Schedule 4562) over a three year period. Also, file a Schedule 3468 at income tax time and take advantage of the INVESTMENT CREDIT on the NEW AUTO directly offsetting some of your taxes. This is a credit directly against taxes you owe and not against income. You can do this on any other equipment, etc.

Other items of suggestion that you can deduct against the income in the business are: Advertising, Car & Truck expenses (gas, oil, repairs), Dues and Subscriptions, Car Insurance, Legal and Professional Services, Office Supplies, Postage, Rent, Supplies, Business Taxes, Travel and Entertainment Expenses, Utilities, Telephone Expenses, Wages (for other than yourself), Parking and Toll Fees, etc. These are just a few that you can legally deduct--there are many more--but remember, they MUST be related to the business.

Because you are buying and selling reports and/or services and reporting your income for tax purposes, you take this type of Direct Mail Ordering Business out of the Chain Letter category. If you don't do this then it becomes a Chain Letter and you will be violating the law.

If you are like most honest people, you'll be glad to pay the income tax for the opportunity to make a lot of money and be in business for yourself.

(TO REMOVE SKEPTICISM AND TO IMPROVE YOUR PERCENTAGE OF RETURN, PUT A COPY OF THIS WITH EVERY LETTER YOU MAIL OUT.)

SAVINGS BOND WEALTH PACKET

You are being invited to participate in a new, exciting wealth plan. The most interesting aspect of this plan is that it is GUARANTEED not to fail! If you follow the directions exactly, your cost for participating in this plan will be zero!! And the best part is that you can participate in the plan over and over.

Each complete cycle of the Plan will earn you over
\$25,000 in \$25 U.S. Savings Bonds!

Help yourself....Help your Country.....Here's how:

Inside this Wealth Packet you will find:

1. An instruction page.
2. A list of ten names and addresses numbered from one to ten.
3. A \$25 U.S. Savings Bond, made out to the name in position number one.
4. A stamped, addressed envelope made out to the name and address in position number one.

* First of all, you must purchase this package from the person who showed it to you. The cost is \$37.50

Next, you must mail the Savings Bond to the name in the number one position. Use the stamped envelope provided.

THIS PERSON WILL NOW DROP OFF OF THE LIST.

Now, you must purchase two (2) \$25 U.S. Savings Bonds made out to the person in the number two position. (Remember that the number one name has already dropped off.) The cost for each Bond is \$18.75. Be sure to have the word "GIFT" put on each bond at the time you purchase it.

Address two envelopes to the person in number 2 position and put a stamp on each one.

So far, your costs are:

\$37.50	(cost of packet)
\$18.75	(cost of \$25 Savings Bond)
\$18.75	(cost of 2nd \$25 Bond)

\$75.00

Now, make two copies of this instruction page. Put your name in the number ten position and move each of the other names up one position. Number three moves to number two, number two moves to number one etc.

You now have assembled 2 complete Wealth Packets and you will sell each one for \$37.50. This will give you back the \$75.00 you spent. So the plan has cost you NOTHING!!!

***** The most important part of this plan is to: *****

SELL YOUR TWO PACKETS!!!!!!

Everyone has at least two friends or relatives who are interested in making money. Almost everyone will want to buy this plan immediately after reading it!!

It is foolproof!

It is easy!

It costs you nothing but a small amount of time!

Make sure that you sell this plan to someone who appreciates it's value and WILL FOLLOW THE INSTRUCTIONS.

Check back with each of the friends that you sell this plan to and make sure that they have assembled and SOLD their packets. Your success DEPENDS on these two people who you sell your packets to. Choose them carefully, and in 6 to 8 weeks you will receive 1,024 \$25 U.S. Savings Bonds in your mailbox.

THAT'S OVER \$25,000 !!!!!

Hurry up.....Get started....And GOOD LUCK!

1. Name 1. Address 1 (this name drops off) ^
2. Name 2. Address 2 (this name will move up) ^
3. Name 3. Address 3 (this name will move up) ^
4. Name 4. Address 4 (this name will move up) ^
5. Name 5. Address 5 (this name will move up) ^
6. Name 6. Address 6 (this name will move up) ^
7. Name 7. Address 7 (this name will move up) ^
8. Name 8. Address 8 (this name will move up) ^
9. Name 9. Address 9 (this name will move up) ^
10. Name 10. Address 10 (your name will go here) ^

THE MILLION DOLLAR LETTER

Dear Friend,

If you have ever wanted to get rich, you owe it to yourself to read this letter completely. In your hands, you hold one of the easiest pathways to riches known to man.

If you follow the directions in this letter you will be a millionaire within the next 8 weeks!

HOW?

By your faith in this remarkable letter!

On the bottom of this letter you will find a list of 10 names and addresses. These people are just like you! They want to enjoy the good things in life. They are on the road to riches by participating in this letter.

YOU CAN JOIN THEM!!

Just send \$1 to the name at the top of the list. Then, remove this name from the list and move the other 9 names up 1 space.

Number 10 becomes number 9

Number 9 becomes number 8

Number 8 becomes number 7..... and so on.

Now, put YOUR name in the number 10 position.

As soon as you change the list, adding your name in the number 10 spot, make 10 copies of this letter and mail them to 10 close friends. Make sure that you mail your letters to people who want to get rich! Then sit back...relax, and wait for all that money to start rolling in.

DON'T BREAK THE CHAIN !!!!

1. Name and address (Send \$1 and remove from list)
2. Name and address
3. Name and address
4. Name and address
5. Name and address
6. Name and address
7. Name and address
8. Name and address
9. Name and address
10. Name and address (Your name will go here)

Names 2 - 10 Will
Move Up 1 Space.

GOOD LUCK !!!

DISH TOWEL CLUB

Within one week, please send a copy of this letter to six of your friends or relatives.

Omit the top name and put your name in the number 6 spot, right under mine.

Send a dish towel to the name you omit. You can mail it in a large envelope to make it easier.

In one to two weeks, you should receive 36 dish towels in the mail.

It's fun to see where they all come from and how many of them match.

Seldom does anyone drop out of the Club because they can always use dish towels.

If you are too busy to participate in the Club this time, please mail this letter back to me right away. Otherwise, it won't be fair to those of us who want to participate.

For a little added fun, along with your dish towel, send the top name your very favorite recipe printed or typed on a 3 x 5 card. This way when you receive your 36 dish towels, you will also receive 36 of the best recipes around.

This is a great way to try new dishes, make new friends and have a lot of fun doing it!

MEMBERSHIP LIST

- | | | | | |
|----|-----------|------|-------------|---------------|
| 1. | Jane Doe, | 1111 | Main Street | Anystate, USA |
| 2. | Jill Doe, | 2222 | Main Street | Anystate, USA |
| 3. | Jan Doe | 3333 | Main Street | Anystate, USA |
| 4. | Joan Doe | 4444 | Main Street | Anystate, USA |
| 5. | Jean Doe | 5555 | Main Street | Anystate, USA |
| 6 | June Doe | 6666 | Main Street | Anystate, USA |

JOIN THE FUN AND LET ME KNOW HOW YOU LIKE THE CLUB !

GOOD LUCK LETTER

Dear Friend,

You don't know me and we will probably never meet. Your name was "given" to me as I scanned through a phone book at my local Library.

The reason that I chose your name out of the thousands of names available is unknown to me. I'm sure that there is something happening in your life right now that is causing you much worry and concern. That is why I "felt" the need to send you this letter of Good Will.

This letter was developed years ago by a student of World Religions.

What the student discovered, after comparing hundreds of Religious Philosophies, is that ALL Religions; ALL benevolent Philosophies; ALL 'Positive Outlook' lifestyles have a common base:

THE SPREADING OF GOOD WILL !

What this student discovered can change your life if you will let it.

You see...if you will only take the time to make someone else's life a little more pleasant, the Powers of Good in our Universe will take notice of you and will reward you for your thoughtfulness.

It doesn't matter what Religion you profess! No one is asking you to give up your Religious beliefs.

Just take a few moments, and follow the instructions contained in this letter. You will brighten up someone's day just as I have, hopefully, brightened up your day.

Go to your local Library if you can. Pick up one of the Phone Books from a different State. Slowly, run your fingers over the names in the book until you "feel" that one of the names is right. Continue doing this until you have 10 names and addresses. Also, if you KNOW of someone who is going through a hard time in their life, copy their address down as well. Now, send these names a copy of this letter, and be sure to remain ANONYMOUS.

If everyone will only take the time to spread a little Good Cheer, this World will be a much better place to live.

Be faithful in this small task and you will be rewarded!

I WISH YOU A LONG AND PROSPEROUS LIFE !!

MY EXPERIENCE WITH A CHAIN LETTER

I don't think this book would be complete without telling you about my own personal experience with a Chain Letter. It's easy to read about all the plans and mathematical formulas, but you can't get a full understanding of Chain Letters until you hear it from someone who's been there.

Before I tell you about my experience, I'd like to fill you in on some of the factors that led up to my decision to participate.

For about two years, I had been sending for every type of money making opportunity that I could find. Some of the plans cost several dollars and some were free. After a while, my name was on quite a few mailing lists so I didn't have to send for the offers anymore. They came looking for ME.

I want to stress that I wasn't just another "curiosity seeker." There have been a number of plans that I spent large chunks of money on in an attempt to start a home business. Some of these plans turned out to be worthless, while others were just plain boring. I didn't want to start a home business unless I could do something that would be fun, interesting and profitable enough for me to earn a good living.

After examining numerous business plans, I finally began narrowing down my choices. The one thing I enjoyed the most was seeing the new products that were described in the mail offers. Most of these products were original and the sales letters describing them were seeking people who wanted to become dealers. I began buying small quantities of these products and trying to sell them. I tried home parties, door-to-door, swap meets, and wagon jobbing. It wasn't too bad selling in these ways, but my biggest problem was lack of time. I wasn't making enough money to support a family, so my sales efforts were limited to my spare time after work. I needed to find a way to sell my products to a lot of people in a short amount of time at a minimum shipping expense. It didn't take long to realize that mail order was my only choice.

You may be asking yourself at this point, "What does this have to do with Chain Letters?" Well, it has quite a bit to do with them!

Once I narrowed down my decisions, I now knew what I wanted to sell, and how I wanted to sell it. The major problem I faced was expenses. I had to print up sales literature, advertise and ship my merchandise. This all costs money...lots of it! More money than I had available to me. It was very frustrating.

Enter the Chain Letter!

Now I had received Chain Letters before, but I never participated in them because I'd been told that they were illegal. Imagine my pleasant surprise when I received one that said it was perfectly legal since it was selling a product. The letter even quoted Postal Regulations and included a page of testimonials from people who were raving about how much money they were making. I was shaking with excitement!

My mind began to work. Since I had never seen this type of offer before, I was sure it was fairly new. This meant that I would have to act fast before the market was saturated with these letters. I read the Chain Letter more than 10 times trying to find some flaw in it. What I didn't realize was that I was temporarily blinded by my own greed! I saw what I wanted to see and I believed it because I WANTED it to be true. This is a vital ingredient in any business opportunity, but it is especially true in Chain Letters.

Before I go any further, I'd like to show you an example of the Chain Letter I received. I've made some changes in the letter to make it easier to understand. Also, I decided not to print the testimonial page. I don't know if the names on this page were real or made up. I think they may have been copied from another business plan. Rather than embarrassing anyone, I've created a testimonial page with fictitious names and statements. After reading so many Chain Letters, the testimonials all sound alike after a while.

The packet I received contained an opening letter, a note from the sender, a testimonial page and the main body of instructions. The envelope was hand written in red ink, and it had been sent to me by first class mail. I didn't recognize any of the names on the letter, so I assumed my name was selected from one of the mailing lists that I was on.

I had arrived home late that day. I was filling in for someone at work who was on vacation. My mind was filled with thoughts of my soon-to-be (I hoped) mail order business. I had found several importers with merchandise that I was sure would sell well. I started looking through my mail.



Maui, Hawaii

ALOHA,

I am vacationing in Hawaii on part of the fortune (\$47,120) I made by writing a letter like this one. You can be making easy money like me in 3 to 4 weeks if you follow the simple steps I will describe shortly for channeling mail order wealth your way.

To be financially independent is to be FREE; free to make the choices that really matter to you: "Shall I go into business, shall I buy this investment, shall I take that cruise, shall I do all of them?" You would no longer have to think in terms of "If only..."

Very few of us reach financial independence because either the opportunities never come along or, worse yet, when they do come along we simply ignore them.

You can make \$50,000 or more by following our simple marketing program. It's affordable, practical, and what really matters, IT WORKS!

The method is simple: I sell thousands of people a product for five dollars that costs me a few cents to produce and mail. You are going to help me do it again, and I am going to help you get started in your OWN business.

First, though, let me assure you: This plan is legal. At various times you have probably received a form of Chain Letters, all asking you to send money for nothing in return. This lacked the necessary incentive for you to act. If you did act, you had nothing to offer to those that you mailed to, thus killing the chain. BESIDES, CHAIN LETTERS ARE ILLEGAL.

This plan has the effect and appeal of a Chain Letter, but it is LEGAL as you will be offering some unique and valuable information to whoever you mail to. This same information bought from you will be RESOLD by them.

Please read the CO-OPERATIVE ADVERTISEMENTS. Each of them contains a one page report of valuable information. You should buy these reports. They are worth the \$5 each. You will also be buying the right to RESELL these reports so you can participate in this CO-OP ADVERTISING PLAN.

SO ACT NOW! Time is wasting. If YOU don't want to seize this opportunity WHICH KNOCKS THIS ONCE, give it to someone who will. Maybe they'll share it with you after they're rich. Don't do what you've always done in the past and let this sensational chance for BIG money go by. If there is something you don't understand, read this letter again.

(Author's note)

***** This page was hand-written in the original letter that I received. *****

THIS IS MY THIRD TIME TO PARTICIPATE IN THIS PROGRAM. THE FIRST TIME (FOUR MONTHS AGO), I WAS SKEPTICAL AND SENT OUT ONLY 100 LETTERS. 3,279 ORDERS WERE RECEIVED FOR A TOTAL INCOME OF \$16,390.

ABOUT SIX WEEKS AGO, MY WIFE AND I SENT OUT 1,000 LETTERS. ORDERS ARE STILL POURING IN. TO DATE, WE HAVE RECEIVED MORE THAN \$83,500.

THIS THIRD MAILING WILL BE 15,000 LETTERS. IN ABOUT THREE MONTHS FROM NOW, WE WILL BOTH QUIT OUR JOBS, BUY A HOME ON THE BEACH AND LIVE OFF THE INTEREST ON OUR MONEY!!

NOTE: FOR BEST RESULTS, SEND COPIES OF THIS NOTE TO ALL PERSONS YOU SEND THE ADVERTISING TO.

WHEN YOU ORDER YOUR REPORTS, PLEASE SEND CASH. CHECKS HAVE TO BE DEPOSITED IN A BANK. YOU NEED YOUR REPORTS SENT QUICKLY. MOST PEOPLE WILL NOT SEND THE REPORTS UNTIL YOUR CHECK CLEARS, SO SEND CASH FOR FASTER RESULTS.

GOOD LUCK !!!!

LOOK AT THESE SUCCESS STORIES!!

When I first received this letter I was completely broke! I borrowed enough money to send out 75 letters. Within 4 weeks I had received over \$17,000! You sure made a believer out of me! A.B. Anystate, USA

I checked this letter out with my brother-in-law whose friends dad works for the Post Office. He says that it's perfectly legal. (See Title 18 Section 1302 & 1341 of the U.S. Postal and Lottery Laws). I don't know about you, but I'm convinced! C.D. Anystate, USA

My wife and I have made over \$43,000 with this plan. In a few more months, I'll quit my job and open up the fishing tackle store that I've always dreamed about. Thank you for letting me have the chance of a lifetime.

Mr. & Mrs. E.F. Anystate, USA

This is the second time I'm participating in this plan. The first time I received \$39,220 by sending out just 200 letters. This time I'm going to send out 1,000. Retirement here I come!! G.H. Anystate, USA

I'm a suspicious person by nature. This plan looked like a con game if I'd ever seen one. I checked it out and, by golly, it's legitimate!! I've never had so much fun making so much money in my life. The only thing nicer than opening all those envelopes of money is the nice letters I receive from the grateful people who participate in the letters I send them. Life is GREAT!!!

Mr. I.J. Anystate, USA

My husband passed away last year and I didn't know how I would get by on our meager savings. When I received this letter in the mail it seemed to be sent right from Heaven. So far, I've made \$61,485 from my initial 600 letters. My faith in miracles has been restored.

Mrs. K.L. Anystate, USA

I'm a school teacher who never seems to be able to make his check stretch far enough to cover the bills. I love teaching and don't want to give it up. When I received this letter, I thought "what the heck" and I gave it a try. WOW! I've got money in the bank, and this Summer I'm going to Europe for six weeks!! M.N. Anystate, USA

* For best results, include a copy of this page in every letter you send. If you have a similar story to share, add it onto this page before you send it out.

HERE IS WHAT TO DO TO ACHIEVE MAXIMUM RESULTS:

1. Order all four reports from the advertisers on the list by sending \$5 cash to each and a self-addressed stamped envelope (for fast reply). You will need all four reports so you can resell them.
2. Retype the names and addresses on the enclosed CO-OP list placing your name and address under ad number one. The original name under ad number one is placed under ad number two. Ad two name is then placed under ad three, and ad three name is placed under ad number four. The original name under ad number four is dropped off the list. He has already headed for the bank as you are preparing for your fortune.
3. After you have made the above changes on the CO-OP list, take all the pages in this packet to your local printer and have at least 200 copies made of each. (Printing will cost from \$30 to \$40 depending on how much you shop around.)
4. Send copies of these letters to small businesses, friends relatives, mail order operators and classified advertisers. People who advertise in the major national publications receive lots of these letters. So, be creative and compile a fresh, different list. Approach the local people in your area and the classified ads in the more obscure magazines and newspapers. Give everyone a chance and don't pre-judge. It might surprise you to discover that many people you know are looking for an opportunity like this. Best of all, get a Hot Name Mailing List! Look in the yellow pages under "Mailing List Brokers" or "Advertising Agencies". Mailing lists usually sell for about \$10 per 200 names. **DON'T SKIMP IN THIS DEPARTMENT.** A good name list is well worth the investment. A top quality list is the secret ingredient to fabulous success as described in the testimonials.
5. Postage for 200 letters at 20 cents each comes to \$40. 200 #10 envelopes can be purchased for less than \$4. Your total investment for all of the above including the **FOUR REPORTS** comes to right around \$100.

Here's how it works: You mail 200, and with only a 5% response, 10 will participate by mailing 200, increasing your ad to 2,000. Then 5% or 100 participate by mailing 200, increasing your ad to 20,000. Then 5% or 1,000 participate increasing your circulation to 200,000. Finally, with your name at position four, 10,000 participate by sending you \$5 for your last report!! (Remember, you receive \$5 orders when your name is at position 1, and position 2, and position 3, and position 4!) This totals a possible \$55,550.00 you'll receive from participants alone. Not too bad a return for an investment of \$100. (And this is based on only a 5% response...a quality list could produce even more.)

This plan is completely legal, and has been checked out with the U.S. Post Office. (Title 18, Section 1302 & 1341 of U.S. Postal and Lottery Laws.)

Simply "white-out" the existing names and type over them. Or, type the address on a separate sheet, cut them into strips to fit, and rubber cement them in place.

CD-OP ADVERTISING BULLETIN

Order all four reports by name. Send Five dollars cash and self-addressed stamped envelope to each person on the list:

- No. 1: HOW TO START A MULTI-LEVEL CORP.....\$5
John Doe, 111 Main St. Anystate, USA 00000
- No. 2: HOW TO FIND GREAT MAILING LISTS.....\$5
Jane Doe, 222 Main St. Anystate, USA 00000
- No. 3: WHICH MULTI-LEVEL PLAN IS BEST?.....\$5
Jim Doe, 333 Main St. Anystate, USA 00000
- No. 4: HOW TO MAKE A MILLION IN MULTI-LEVEL.....\$5
Jill Doe, 444 Main St. Anystate, USA 00000

Be sure to send your orders with cash and a self-addressed stamped envelope included. Before too long, \$5 bills will fill YOUR mailbox!!!

After reading this letter over and over again, I decided to participate. What did I have to lose? The letter said it was legal. The testimonials seemed to be sincere. I needed the money to start my mail order business, and I didn't see any other quick way to get it. So, I threw caution to the wind and I jumped in, head first.

My biggest fear was that I might have received the letter too late. I needed to hurry! If I was going to participate, there were certainly others who planned to participate too. I had to get my letters in the mail before they did so I'd have a better chance of reaching a wider audience first.

I quickly took out four \$5 bills. I addressed four envelopes to the people on the list and then addressed four envelopes to myself and put stamps on them. I sealed the envelopes and then drove to the local Post Office. The names came from states close to my own, so I figured I'd get my reports back quickly. Once I'd mailed away for the reports, I set to work making up my own packets to send out.

The letter had said to send out 200 letters. But why stop there? If 200 letters could bring in \$50,000, then 500 letters would certainly bring in much more. I added up all my available money and found that I had saved enough to send out 500 letters instead of 200. I figured that I would only get one chance at this so I went for broke.

At the Post Office, I purchased 500 First Class stamps. They were 20 cents back then and so this cost me \$100. Then I went to the local store and bought 500 #10 envelopes. The clerk gave me a funny look when I piled the boxes of envelopes on the counter, but she didn't say anything. I smiled inside. In a few weeks, I thought I'd have more money than this clerk could make in years.

The next step was the most difficult. I had to get the four pages of the letter printed. I needed 500 of each. How could I just walk in and ask to have these pages printed? Surely, the printer would want to get in on the deal. I would be setting someone else up in the plan without even selling him a report. I thought about this for a while and then came up with an idea. Believe it or not, I actually took each page to a different printer. This way, I thought, the printers might know what I was doing, but they wouldn't have all the pages to do it themselves. One printer had a rubber stamp machine and offered same day service, so I bought a rubber stamp with my return address on it. This would be a lot quicker in processing the envelopes and looked much neater than handwriting each one. I was amazed that none of the printers asked me anything about what I was doing.

I was just about ready! I only needed one more ingredient--- a hot mailing list. I opened up the Yellow Pages and began my search. It didn't take long. There were only three firms to choose from.

I called the first one and the number was disconnected. The second turned out to be a listing of businesses and residential addresses. It was used mainly by mailing houses that send out weekly ad sheets for the local stores. I was starting to worry. I only had one more name. I called the number and BINGO! They had what I wanted. I drove 45 miles and paid \$40 plus tax for a list of 500 names of "Opportunity Seekers." I was assured the list was fresh, and I was offered 10 to 1 for every name that was undeliverable. It sounded good to me!

At last, I had the whole package together. With the help of my wife, for two full days, we folded, stuffed, stamped and licked 500 individual mailing pieces. I still hadn't received any of the reports that I had ordered, but I figured they would be arriving soon. I took the letters down to the Post Office and deposited them in the out-going mail. Then I sat back to wait.

During the next four days, I received the reports I had ordered. Two of them were so light I had to retype them so they could be copied. I decided to wait until the orders started rolling in before making any copies of the reports. I waited... and waited...and waited...and waited.

Finally, after two weeks I got back one of my letters marked "undeliverable." This wasn't too bad though. Out of 500 names purchased, only 1 was returned. This at least convinced me that the list I had bought was as fresh as promised. By the end of the third week, I was pretty discouraged. By the end of the fourth week, I was downright depressed! I lost it all!

I couldn't understand what went wrong. I had done everything the instructions said to do. I had even done MORE than they said to do. I bought a good list from a reputable company. I acted quickly, and still...nothing.

By the end of the fifth week, I was trying to forget my mistake and was wondering how I could LEGITIMATELY earn back my money that I had wasted on this plan. I still needed funds to start up a mail order business, only now I was starting completely from scratch. I had to work that Saturday, and I got home early in the afternoon.

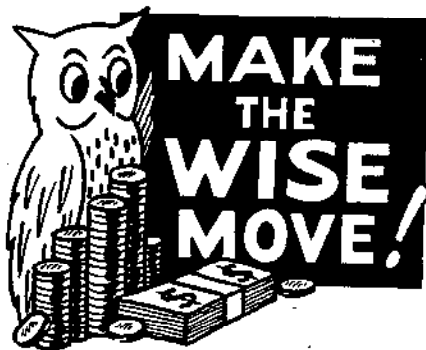
I started looking through the mail and nearly froze! There was an official looking envelope in the pile and it was marked "Office of the Postal Inspector." My heart started beating so hard I thought it would come right through my shirt. I put the rest of the mail down and took this letter aside to read it in private.

The letter turned out to be firm, but friendly. It informed me that my name was found on an illegal Chain Letter. It then went on to say that I was probably unaware that the letter was illegal. It informed me that I should discontinue my participation in the letter, and disassociate myself from those others who were still participating.

The letter said that Chain Letters are not illegal in themselves, but only become illegal through the violation of other existing laws such as the Postal and Lottery Laws. It said that Chain Letters which claim legality through the sale of products or services are subject to challenge by the Postal Inspector.

The reason I couldn't quote the letter to you exactly is because I panicked and threw it away, along with everything else that had anything to do with my humiliating experience. I never went to the authorities concerning my loss. I figured I deserved it. I learned a valuable lesson that will stay with me always.

Best of all, I can share my experience with others through the pages of this book. Hopefully, I can spare someone out there from having the same thing happen to them. If even one person is helped by reading this book, it will be worth all the research and time I spent on it.



SUMMARY

Chain Letters will not make you rich! No matter how well thought out they might seem; no matter what they will claim; no matter how much you WANT to believe them. THEY WILL NOT MAKE YOU RICH!

You have everything to lose and NOTHING to gain by participating in a Chain Letter Scheme. Just remember that the original sender of the letter is the one who makes ALL the money. Even if the letter appears to be foolproof, the original sender probably has sent out so many copies, you don't stand a chance of success even if you're one of the first ones to receive the letter.

I have studied various Chain Letters from every possible angle and I don't see how anyone can possibly profit from them unless they are the original sender. Rest assured! If I know this, then you can bet the Postal Inspector does too. If you're foolish enough to start up a Chain Letter in the hopes that you can "take the money and run," forget it! Sooner or later, you will make a mistake, and when you do you'll get caught. It isn't worth it. There are so many legitimate ways to make money, you're crazy to step on the wrong side of the law.

Still, there are those who like to live dangerously. They will read this book and utilize the information to make up and send out "The Perfect Chain Letter." To these people, I can only say "Good luck." You'll need it! The people who read this book and learn from my mistakes are the real WINNERS. They are the mail order success stories of tomorrow.

SUGGESTED ADDITIONAL READING

<u>How To Borrow Your Way To Real Estate Riches</u> , by Tyler Hicks. Best no-money-down real estate book available today	9.95
<u>Last Chance Guide To Financial Success</u> , by Russell Stewart. Raise large sums of money in a short time	10.00
<u>Real Estate Wealth Building Opportunities</u> , by George Sterne. Dynamic shortcut strategy to fabulous wealth	12.95
<u>The Unabashed Self-Promoter's Guide</u> , by Dr. Jeffrey Lant, 366 pg manual shows you how to promote yourself and achieve your highest potential	30.00
<u>How to Make a Whole Lot More than \$1,000,000 Writing, Comissioning, Publishing & Selling "How-To" Information</u> , by Dr. Jeffrey Lant, 552 pg guide to success	35.00
<u>Mail Order Dealers Advertising Rate Manual</u> , by Al Stern. How and Where to Advertise for success	10.00
<u>Successful Achievement</u> , by Dr. Sidney Bremer. Unleash your hidden potential with this 5 vol. set	49.95
<u>How to Make Money Writing and Selling Simple Information</u> , by J. Barnes. Cash in on information you already have	15.00
<u>The Truth about Chain Letters</u> , by Dan Squier. Is \$60,000 in two weeks <u>really</u> possible?	10.00
<u>The Complete Credit Book</u> , from Inflation Reports. Get the credit you deserve!	12.95
<u>Cash Copy</u> , Dr. Jeffery Lant. Ad copy means everything. Write for powerful results	25.00
<u>How to Turn Your Newspapers into Cash</u> , by Terrell North. Make money instead of throwing it away!	11.95
<u>How Mail Order Fortunes are Made</u> , by Al Stern. Learn the inside information from the pros	9.95
<u>How to Get Rich in Mail Order</u> , by Melvin Powers. One of America's most successful entrepreneurs shares his secrets	20.00
<u>999 Successful Little Known Businesses</u> , by W. Carruthers. Loaded with money-making ideas	9.99
<u>How to Become a Business Tycoon</u> , by Sam Paradise. Advice and tips for building your own empire	15.00
<u>The Money Raiser's Directory of Bank Credit Card Programs</u> . Create a \$100,000 credit line	29.95
<u>99 Profitable Home Business Opportunities</u> , by John Jaskiel. Make money working at home	11.95
<u>How to Achieve Total Success</u> , by Russ von Hoelscher. Fine tune your mind for success and happiness	12.95
<u>Making Money for Yourself</u> , R. von Hoelscher & A. Stern. Be your own boss and reap the rewards	12.95
<u>Secrets of the Millionaires</u> , by Al Stern. Find out the inside story on the world's most successful people	12.95
<u>How You Can Make a Fortune Selling Information by Mail</u> , R. von Hoelscher. The hottest new opportunities	12.95
<u>Real Estate Wealth Building Opportunities</u> , R. von Hoelscher. Build a real estate empire with little capital	12.95
<u>59 Response/Profit Tips, Tricks, & Techniques to Help You Achieve Major Mail Order Success</u> , By G. Stilson. Make your mailings and advertisements more profitable	11.00
<u>How to Make the Successful Transition from Small-Time to Big-Time Mail Order on a Limited Budget</u> , By G. Stilson. Move up to the fast-track of successful mail order	11.00
<u>How to Write and Design Money-Making Response Advertisements</u> , G. Stilson. Create stand out ads!	11.00
<u>The Success How-To's of Money-Making Direct Mail</u> , by G. Stilson. Be a business winner	11.00
<u>How You Can Write Winning Sales Letters</u> , by G. Stilson. Write letters that make an impact	11.00
<u>How to Start Your Own Profitable Advertising Agency</u> , by Al Stern. Break away from the pack.	15.00
<u>Free Advertising for Mail Order Dealers, How to Get Yours</u> . Quit paying when you can get it free!	10.00
<u>Book Dealers Dropship Directory</u> . Find publishers who dropship. New 5th edition	10.00

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